

Massachusetts Non-group Health Plan Membership Highlights

	2004	2005
Membership in Non-group Health Plans ¹	55,856	55,852

Membership in Non-group Guaranteed Issue Health Plans: ²

Blue Cross and Blue Shield of Massachusetts, Inc. ³	33,051	35,362
--	--------	--------

Commercial Carriers	57	42
----------------------------	----	----

Health Maintenance Organizations	11,812	9,798
---	--------	-------

TOTAL	44,920	45,202
--------------	--------	--------

Membership in Non-group Guaranteed Issue Health Plans offered Only on a Group Conversion Basis: ⁴

Blue Cross and Blue Shield of Massachusetts, Inc.	NA	NA
---	----	----

Commercial Carriers	62	45
---------------------	----	----

Health Maintenance Organizations	NA	NA
----------------------------------	----	----

TOTAL	62	45
--------------	----	----

Membership in Closed Non-group Health Plans: ⁵

Blue Cross and Blue Shield of Massachusetts, Inc. ³	4,518	3,762
--	-------	-------

Commercial Carriers	4,256	2,161
---------------------	-------	-------

Health Maintenance Organizations	2,100	1,682
----------------------------------	-------	-------

TOTAL	10,874	7,605
--------------	--------	-------

GRAND TOTAL	55,856	55,852
--------------------	--------	--------

Dec 2004 Dec 2005

Carriers Offering Non-group Guaranteed Issue Health Plans

Blue Cross and Blue Shield of Massachusetts, Inc.	1	1
---	---	---

Commercial Carriers	6	6
---------------------	---	---

Health Maintenance Organizations	9	9
----------------------------------	---	---

GRAND TOTAL:	16	16
---------------------	----	----

**Carriers Insuring Massachusetts Residents in
"Closed" Non-group Health Plans**

Blue Cross and Blue Shield of Massachusetts, Inc.	1	1
---	---	---

Commercial Carriers	32	32
---------------------	----	----

Health Maintenance Organizations	8	7
----------------------------------	---	---

GRAND TOTAL:	41	40
---------------------	----	----

¹Membership statistics are based on 2004 and 2005 Membership Reports currently on file with the Division of Insurance ("Division").

²Represents membership in guaranteed issue non-group health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate line for this information). Beginning November 1, 2001, carriers were permitted to offer alternate plans in addition to standard guaranteed issue plans; Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc., Fallon Community Health Plan, Inc., Health New England, Inc. and Harvard Pilgrim Health Care, Inc. offered such plans in 2005 accounting for 18,170 members.

³Membership statistics include both Blue Cross and Blue Shield of Massachusetts, Inc. and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

⁴Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

⁵Represents membership in non-group plans closed to new enrollment. According to M.G.L. c. 176M §1 a "closed plan" is defined as a "non-group health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period." (October 1, 1997).